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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Erica First name	First name
yo pic ex	Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Lyles Last name	Middle name Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual	XXX - XX- <u>0369</u> OR	XXX - XX- OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Erica First Name	Lyles Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1431 S. Komensky Number Street 1st Floor	Number Street
		ChicagoIllinois60651CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send a notices to you at this mailing address.	
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I lived in this district longer than in any other district	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§	1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	_

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De	btor 1 Erica	Lyles		Case number (if kno	wn)
	First Name	Middle Name Last Name			
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each Bankruptcy (Form B2010)). Also, go to the to Chapter 7 Chapter 11 Chapter 12 Chapter 13			
	How you will pay the fee	more details about how you may pay cashier's check, or money order If you may pay with a credit card or check to a line of the line of	y. Typically, if you your attorney is with a pre-printe ts. If you choose in Installments (Of you may request aive your fee, and your family six II out the Application.	ou are paying the submitting your ed address. this option, sig fficial Form 103 this option only d may do so onl ze and you are u	
	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	when When When	7/15/2014 MM / DD / YYYY MM / DD / YYYY	Case number 14-25951 Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	No. Go to line 12. ✓ Yes. Has your landlord obtained an ev ✓ No. Go to line 12. — Yes. Fill out <i>Initial Statement A</i> this bankruptcy petition.	About an Eviction		you want to stay in your residence? St You (Form 101A) and file it with

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 First Name Middle Name Last Name Case number (if known)

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.		from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
		requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Erica		Lyles	Case number (if known)		
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name Purposes			
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to li Yes. Go to 16b. Are your debts money for a bu No. Go to li Yes. Go to	s primarily consumer debt individual primarily for a prine 16b. line 17. s primarily business debts' siness or investment or threine 16c.	ersonal, family, or househ P. Business debts are debt bugh the operation of the	s that you incurred to obtain business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und	under Chapter 7. Go to line 1 der Chapter 7. Do you estimat e paid that funds will be availa	e that after any exempt prop	perty is excluded and administrative d creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500, \$500,001-\$1 mil	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500, \$500,001-\$1 mil	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	correct. If I have chosen to fill of title 11, United Staunder Chapter 7. If no attorney represe out this document, I I request relief in accordance.	e under Chapter 7, I am awates Code. I understand the ents me and I did not pay or have obtained and read the ordance with the chapter of	are that I may proceed, if e relief available under each agree to pay someone who notice required by 11 U.S title 11, United States Co	ode, specified in this petition.	
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Erica Lyles Signature of Debto	r 1	Signature of D	Debtor 2	
	Executed on _	1/22/2017 MM / DD / YYYY	Executed or		

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Debtor 1 Erica		Lyles	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Mike Miller		Date	1/22/2017
	Signature of Attorney for	or Debtor	MI	M / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:					
Debtor 1	Erica		Lyles		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,350.00
1c. Copy line 63, Total of all property on Schedule A/B	\$11,350.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$13,104.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,650.12
Your total liabilities	\$35,754.12
Part 3: Summarize Your Income and Expenses	
atte. Cammanile Four moonie and Expenses	
Schedule I: Your Income (Official Form 106I)	\$2,519.01
Copy your combined monthly income from line 12 of Schedule I	
i. Schedule J: Your Expenses (Official Form 106J)	
2. Solvedule 8. Tour Expenses (Cinician Committee)	\$2,069.00

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Lyles Debtor 1 Erica _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,520.94 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Erica First Name Middle	Lyles Name Last Name	
Debtor 2 (Spouse, if fi	ling) First Name Middle	Name Last Name	
United Sta	ates Bankruptcy Court for the: Northern	District of Illinois	
Case num	ber	(State)	
, ,	al Form 106A/B		Check if this is an amended filing
	dule A/B: Property		12/1
In each ca category v responsibl write your	ntegory, separately list and describe items. I where you think it fits best. Be as complete le for supplying correct information. If more name and case number (if known). Answer	List an asset only once. If an asset fits in more the and accurate as possible. If two married people a space is needed, attach a separate sheet to this every question. and, or Other Real Estate You Own or Have	are filing together, both are equally form. On the top of any additional pages,
	-	t in any residence, building, land, or similar prope	
	No. Go to Part 2 Yes. Where is the property?	, , <u>,</u> , , , , , , ,	
1.1	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
		Other information you wish to add about this i property identification number:	tem, such as local
If you	own or have more than one, list here: Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this i property identification number:	Check if this is community property (see instructions)

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Debtor 1	Erica First Name	Middle Name	Lyles Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or ot	[Mhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
] [] [Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add a property identification number:	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wr	rtion you own for a ite that number h	all of your entries from Part 1, incluere.	uding any entrie	s for pages	
	Describe Your Vehicle		t in any vehicles, whether they are	registered or no	t? Include any vehicles	
you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	ou lease a vehicle,	also report it on Schedule G: Executo			
3.1	Make Model: Year:	Hyundai Elantra 2014	Who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	57000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community		Current value of the entire property? \$10225.00	Current value of the portion you own? \$10225.00
3.2	Make Model: Year:		who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Erica First Name	Middle Name	Lyles Case numb		
3.3	Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. I ured claims on Schedule aims Secured by Proper
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		
			Check if this is community property (see instructions)		
3.4			Who has an interest in the property? Check	Do not deduct secured	
	Model: Year:		one.	the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only		
	,,		Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only	—————	—————
			At least one of the debtors and another		
			Check if this is community property (see instructions)		
Exan	nples: Boats, trailers, motors No Yes	•	ner recreational vehicles, other vehicles, and acc ft, fishing vessels, snowmobiles, motorcycle accesso		
Exan	No	•		Do not deduct secured the amount of any secu	red claims on <i>Schedul</i>
Exan	No Yes Make Model: Year:	•	ft, fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check	ries Do not deduct secured	red claims on <i>Schedul</i>
Exan	No Yes Make Model:	•	ft, fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedul aims Secured by Proper Current value of the
Exan	No Yes Make Model: Year:	•	th, fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on <i>Schedul</i> aims Secured by Proper
Exan	No Yes Make Model: Year: Approximate mileage:	•	th, fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedulaims Secured by Proper Current value of the
Exan	No Yes Make Model: Year: Approximate mileage:	•	tt, fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedul aims Secured by Proper Current value of the
Exan	No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions.
Exan	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedularims Secured by Proper Current value of the portion you own? claims or exemptions.
Exan	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. ured claims on Schedula
Exan	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secureditors Who Have Classification of the entire property? Do not deduct secured the amount of any secureditors Who Have Classification of the Current value of the	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. ured claims on Schedulaims Secured by Proper Current value of the
Exan	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	ured claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Schedula
Exan	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secureditors Who Have Classification of the entire property? Do not deduct secured the amount of any secureditors Who Have Classification of the Current value of the	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. ured claims on Schedulaims Secured by Proper Current value of the
Exan	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	Do not deduct secured the amount of any secureditors Who Have Classification of the entire property? Do not deduct secured the amount of any secureditors Who Have Classification of the Current value of the	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. ured claims on Schedulaims Secured by Proper Current value of the

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De	ebtor 1	Erica First Name	Middle Name	Lyles Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interest	t in any of the followin	ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		-	and furnishings liances, furniture, linens, china, kitchenv	ware		
<u>✓</u>		Describe	Living room and bedroom furniture, mi	isc. household goods		\$400.00
		tronics lles: Televisions	s and radios; audio, video, stereo, and o	digital equipment; comput	ers, printers, scanners; music	
✓	Yes. [Describe	Cellphone, TV, computer			\$325.00
			ue und figurines; paintings, prints, or other in, or baseball card collections; other co			
		Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby one s; carpentry tools; musical instruments	- · ·	tables, golf clubs, skis; canoes	
✓	No					
Ш	Yes. L	Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	equipment		
✓	No Voc. I	Dogoribo				
Ш	res. L	Describe				
	-		clothes, furs, leather coats, designer wea	ar, shoes, accessories		
Ц	No Voc 1	Describe	Used Clothing			
M	163. L	Jeschbe	Osea Clottiling			\$300.00
		-	ewelry, costume jewelry, engagement ri r	ings, wedding rings, heirlo	om jewelry, watches, gems,	
$ \mathbf{V} $	No Yes. [Describe	Misc. Costume Jewelry			\$100.00
		n-farm animal les: Dogs, cats	s s, birds, horses			
✓	No					
	Yes. [Describe				
	4. Any No	other person	al and household items you did not a	already list, including ar	ny health aids you did not list	
		Describe				
ب			La companya di Caranta			
			lue of all of your entries from Part 3, number here	, including any entries fo	or pages you have attached	\$1125.00

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Debt	tor 1 Erica		Lyles	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Your F	Financial Assets			
Do	you own or have an	y legal or equitable interest	in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash	ua in vaur wallat in vaur hama in	a cofe deposit how and an hon	d when you file your petition	
	✓ No	ve in your wallet, in your home, in	·		
	_			Cash:	
17.		avings, or other financial accounts stitutions. If you have multiple acc		n credit unions, brokerage houses, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Citi Bank		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with broker	age firms, money market accoun	nts	
	✓ No ☐ Yes	Institution or issuer name:			
19.	an LLC, partnership, a	tock and interests in incorpora and joint venture	ted and unincorporated busin	esses, including an interest in	
	Yes. Give specific information about	Name of entity		% of ownership:	
	them				

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Deb	tor 1 Erica	Add to At	Lyles	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	otes, and money orders.	
		ents are those you cannot transfe	i to someone by signin	g of delivering them.	
	Yes. Give specific information about	Issuer name:			
	them				
				_	
21	Retirement or pension	accounts			
21.), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:	-		
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			

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Debt	tor 1 Erica		Lyles	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		tion IRA, in an account in , 529A(b), and 529(b)(1).	a qualified ABLE program, or under	a qualified state tuition program.	
	No Institution Yes	on name and description. Se	parately file the records of any interests.	.11 U.S.C. § 521(c):	
25.			(other than anything listed in line 1), and rights or powers	
	exercisable for your b	enefit			
	Yes. Describe				
26.			, and other intellectual property leds from royalties and licensing agreem	nents	
	✓ No Yes. Describe				
	<u> </u>				
27.	Examples: Building per	and other general intangi mits, exclusive licenses, coo	bles perative association holdings, liquor lice	enses, professional licenses	
	Yes. Describe				
Mor	ney or property owe	d to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to your No	ou Iformation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to your No	ou Iformation Including whether If the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file	ou Iformation Including whether If the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already fill and the tax ye Family support Examples: Past due or lo	ou Iformation Including whether If the returns If	support, child support, maintenance, di	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lo	ou Iformation Including whether If the returns If	support, child support, maintenance, di	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already fill and the tax ye Family support Examples: Past due or lo	ou Iformation Including whether If the returns If	support, child support, maintenance, di	State: Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lo	ou Iformation Including whether If the returns If	support, child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lo	ou Iformation Including whether If the returns If	support, child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific in about them, in you already fill and the tax yes Family support Examples: Past due or lu ✓ No Yes. Give specific in	ou Iformation Including whether If the returns If the returns If the returns are a second and a second are a	support, child support, maintenance, di	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you already file and the tax yes. Family support Examples: Past due or low Yes. Give specific in Other amounts someo Examples: Unpaid wage	ou Iformation Including whether If the returns If	ents, disability benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific in about them, ir you already file and the tax ye Family support Examples: Past due or lo Yes. Give specific in Other amounts someo Examples: Unpaid wage Social Security	ou Information Including whether Including whet	ents, disability benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you will have a specific in about them, in you already fill and the tax yes. Family support Examples: Past due or low will have a specific in the specif	ou Information Including whether Including whet	ents, disability benefits, sick pay, vacatio	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Erica		Lyles	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		th savings account (HSA); credit,	nomeowner's, or renter's insurance	
	No Yes. Name the insuran of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someone No	a living trust, expect p		cy, or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
34.	Other contingent and un to set off claims	iquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	Yes. Describe				
36.		-	Part 4, including any entries f		
Part	5: Describe Any Busi	ness-Related Prop	perty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	Do you own or have any I	egal or equitable int	erest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or c	ommissions you alre	ady earned		
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	electronic devices
	✓ No ☐ Yes. Describe				
					_

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Deb	otor 1 Erica	Lyles	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipment,	supplies you use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
11	Inventory			
71.				
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint	t ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43.	Customer lists, mailing lists, or of	ther compilations		
	No No			
	—	onally identifiable information (as defined in 11 U.S.	C 8 101(41A))?	
	Too. Do your note molade pore	orially labratinable information (ab defined in 11 6.6.	G. § 101(1179).	
	No			
	Yes. Describe			
44.	Any business-related property y	ou did not already list		
	✓ No			
	Yes. Give specific			
	information			<u> </u>
				_
		entries from Part 5, including any entries for pag		
for Pa	art 5. Write that number here			
Part	Describe Any Farm- and	Commercial Fishing-Related Property Yo	ou Own or Have an Interest In.	
rait	If you own or have an interest in f			
46.	Do you own or have any legal or	equitable interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.	• • • • • • • • • • • • • • • • • • • •		Surrent value of the
				ortion you own?
	Yes. Go to line 47.			o not deduct secured claims rexemptions
47	Farm animals		O.	
	Examples: Livestock, poultry, farm	-raised fish		
	No No			
	Yes. Describe			
	—			

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Deb	tor 1 Erica	#1.11 N	Lyles	Case number (if known)	
		Middle Name	Last Name		
48.	Crops-either growing or harvested				
	✓ No				
	Yes. Describe				
	_				
10	Farm and fishing equipment, imple	monte machinary fixt	ires and tools of trade		
43.		inents, maciniery, nati	ares, and tools of trade	•	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies, chemica	ils, and feed			
	No No				
	Yes. Describe				
	Tes. Bescribe				
51.	Any farm- and commercial fishing-	related property you di	d not already list		
	✓ No				
	Yes. Describe				
				1	
	dd the dollar value of all of your entr	-		-	
for P	art 6. Write that number here				
Part	7: Describe All Property You C)wn or Have an Inte	rest in That You Did	Not List Ahove	
	Do you have other property of any k				
	Examples: Season tickets, country club		,		
	✓ No				1
	Yes. Give specific				
	information				
54. A	dd the dollar value of all of your entr	ies from Part 7. Write	that number here		▶
	•				
	List the Tatala of Each Dout	of Hoio Forms			
Part	8: List the Totals of Each Part	of this Form			
55.	Part 1: Total real estate, line 2			.	
56.	part 2 total vehicles, line 5		\$10225.00		
57. F	Part 3: Total personal and household	items, line 15		_	
	•	,	\$1125.00	<u> </u>	
58.F	Part 4: Total financial assets, line 36			<u> </u>	
59.	Part 5: Total business-related proper	rty, line 45			
60.	Part 6: Total farm- and fishing-relate	d property, line 52			
61.	Part 7: Total other property not listed	d, line 54		_	
02.	Total personal property. Add lines 56	unougn 61	\$11350.00	Copy personal property total	+ \$11350.00
				Copy personal property total	
					\$11350.00
63.1	otal of all property on Schedule A/B.	. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Erica		Lyles			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identity the Property You Clair	n as Exempt						
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Hyundai Elantra, 2014 Line from Schedule A/B: 03	\$10,225.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Brief description: Checking account, Citi Bank Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Debtor 1 Erica Lyles Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 Living room and bedroom furniture, misc. 100% of fair market value, up to any applicable statutory limit household goods Line from Schedule A/B: 06 Brief 735 ILCS 5/12-1001(a) description: \$300.00 **✓** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$325.00 **✓** \$325.00 Cellphone, TV, computer 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$100.00 description: \$100.00

100% of fair market value, up to any

applicable statutory limit

Misc. Costume Jewelry

Line from

Schedule A/B:

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		DC	cument Page 22 of	70		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Erica		Lyles			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois			
Office Claice	Baimaptoy Court for ano.	11011110111	(State)			
Case number (If known)						
	Form 106D					Check if this is an amended filing
Schedi	ıle D: Credita	ors Who Ha	ve Claims Secure	ed by Pron	ertv	12/15
more space is	-		e are filing together, both are equ nber the entries, and attach it to t	•		
	creditors have claims se	ecured by your proper	tv?			
_			with your other schedules. You hav	e nothing else to repo	ort on this form.	
	Fill in all of the information		•			
<u> </u>	All Secured Claims					
	secured claims. If a credit elv for each claim. If more th		cured claim, list the creditor ticular claim, list the other creditors	Column A Amount of claim	Column B Value of	Column C Unsecured
in Part 2	•	·	order according to the creditor's	Do not deduct the	collateral	portion
name.				value of collateral.	that supports this claim	If any
2.1 PELICA	N AUTO FINANCE L			\$13,104.00	\$10,225.00	\$2,879.00
Creditor's	s Name		that secures the claim:	\$13,104.00	\$10,223.00	Ψ2,079.00
9444 F	CARNHAM ST STE 200 Der Street	065 Automobile	, the claim is: Check all that apply.			
Num	Jei Street	Contingent	, the claim is. Offect all that apply.			
SAN DI	EGO CA 92123	Unliquidated				
City	State ZIP Code	Disputed				
	ves the debt? Check one.	ш .	all that apply			
	otor 1 only	Nature of lien. Check				
	otor 2 only	Car loan)	made (such as mortgage or secured			
	otor 1 and Debtor 2 only	_ ′	as tax lien, mechanic's lien)			
	east one of the debtors d another	Judgment lien fron	n a lawsuit			
L to	eck if this claim relates a community debt	Other (including a r	ight to offset)			
Date de	ebt was <u>1/1/2016</u>	Last 4 digits of accou	nt number0041			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$13,104.00

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ти.		and the state of the state of the state of						
FIII I	n this intori	mation to identify your c	ase:					
Deb	tor 1	Erica		Lyles				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo)	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
Cas	e number			(State)				
(If knd								
Off	ficial F	orm 106E/F				Che	ck if this is an	n amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	Have Uns	ecured Claims			12/15
other Form clain the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a cla expired Leases (Offic Secured by Propert	aims and Part 2 for creditors wit im. Also list executory contracts al Form 106G). Do not include a If more space is needed, copy he top of any additional pages, v	on <i>Schedi</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official ally secured t out, number
1.		editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amo ding to the creditor's n particular claim, list the		both priority	and nonprio	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debte	or 1 Erica	Lyles	Case number (if known)				
_	First Name Middle Name	Last Name					
Part :							
[Do any creditors have nonpriority unsecured claims a No. You have nothing to report in this part. Subm Yes.	•	e court with your other schedules.				
l I	unsecured claim, list the creditor separately for each claim.	For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.			
				Total claim			
4.1			Last 4 digits of account number	\$1,410.46			
	Nonpriority Creditor's Name Po Box 6048		When was the debt incurred?n/a				
	Number Street		As of the date you file, the claim is: Check all that apply.				
	C/O Wakpamni Lake Community Corporation		Contingent				
	Dine Didee	2	Unliquidated				
	Pine Ridge South Dakota 57770 City State Zip Co		Disputed				
	Who incurred the debt? Check one.		Type of NONPRIORITY unsecured claim:				
	Debtor 1 only		Student loans				
	Debtor 2 only		Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only		divorce that you did not report as priority claims				
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community deb	t	Other. Specify Unsecured				
	Is the claim subject to offset?		_				
	✓ No						
	Yes						
4.2	ATG CREDIT Nonpriority Creditor's Name		Last 4 digits of account number 6922	\$351.00			
	1700 W CORTLAND ST STE 2		When was the debt incurred? 9/1/2016				
	Number Street		As of the date you file, the claim is: Check all that apply.				
			Contingent				
	CHICAGO Illinois 60622 City State Zip Co		Unliquidated				
	Who incurred the debt? Check one.	Jue	Disputed				
	Debtor 1 only		Type of NONPRIORITY unsecured claim:				
	Debtor 2 only		Student loans				
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or				
	At least one of the debtors and another		divorce that you did not report as priority claims				
	Check if this claim relates to a community deb	t	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?		001 Collection; Collecting for				
	✓ No		ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA				
	Yes						
4.3	ATG CREDIT		Last 4 digits of account number 3298	\$31.00			
	Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2		When was the debt incurred? 11/1/2016				
	Number Street		As of the date you file, the claim is: Check all that apply.				
			Contingent				
	CHICAGO Illinois 60622		Unliquidated				
	City State Zip Co Who incurred the debt? Check one.	oae	Disputed				
	Debtor 1 only		Type of NONPRIORITY unsecured claim:				
	Debtor 2 only		Student loans				
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or				
	At least one of the debtors and another		divorce that you did not report as priority claims				
	Check if this claim relates to a community deb	t	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?		001 Collection; Collecting for				
	✓ No		ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA				
	Yes		r /				

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$470.00 Last 4 digits of account number Nonpriority Creditor's Name 11013 W BROAD ST When was the debt incurred? 11/1/2014 As of the date you file, the claim is: Check all that apply. Contingent GLEN ALLEN Virginia 23060 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? Yes **CB/CARSONS** \$500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 659813 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unsecured Is the claim subject to offset? **✓** No Yes City of Chicago Department of Revenue 4.6 \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 North LaSalle Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify ___

Debts to pension or profit-sharing plans, and other similar

Unsecured

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** FIRST PREMIER 4.7 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3820 N LOUISE AVE Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 57107 SIOUX FALLS South Dakota City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes Green Circle \$476.66 4.8 Last 4 digits of account number _ Nonpriority Creditor's Name 1 Wakpamni Lake Housing When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Pine Ridge South Dakota 57770 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes Green Stream Lending \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8 Crestwood Rd n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 91905 Boulevard Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Unsecured

✓ No Yes

Is the claim subject to offset?

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 IL Tollway \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes PLS Loan Store 4.11 \$450.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 1617 N Cicero Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60639 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify ___ Is the claim subject to offset? **✓** No Yes Rapital Capital 4.12 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 168 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60016 Des Plaines Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No

Yes

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 SECURITY CREDIT SERVIC \$1,079.00 Last 4 digits of account number Nonpriority Creditor's Name 2653 W OXFORD LOOP When was the debt incurred? 12/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **OXFORD** Mississippi 38655 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: TEMPOE **✓** No Other. Specify Yes 4.14 Silver Cloud Financial \$1,170.00 Last 4 digits of account number Nonpriority Creditor's Name 635 East Hwy 20C When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 95485 Upper Lake California City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes VERIZON WIRELESS 4.15 \$1,912.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 4002 When was the debt incurred? 12/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent 30101 Acworth Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No

Yes

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Debtor			Lyles	Case number (if known)				
	First Name N	liddle Name	Last Name					
Part 2:	Your NONPRIORITY Unsec	ured Claims - Cont	inuation Pag	е				
	After listing any entries on this pa	age, number them beg	ginning with 4.	5, followed by 4.6, and so forth.	Total claim			
	VICTORIA'S SECRET Nonpriority Creditor's Name 220 W SCHROCK RD			st 4 digits of account number	\$500.00			
				When was the debt incurred?				
	Number Street							
			As	As of the date you file, the claim is: Check all that apply.				
				Contingent				
	WESTERVILLE Ohio	43081		Unliquidated				
	City State							
	Who incurred the debt? Check on	e.	Ty	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only			Student loans				
	Debtor 2 only		=	브				
	Debtor 1 and Debtor 2 only	Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No			Debts to pension or profit-sharing plans, and other similar debts				
				Other. Specify Unsecured				
				·				
	Yes							

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Debtor 1 Erica Lyles Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Arnold Scott Harris On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 W. Jackson # 600 Line 4.6 Part 1: Creditors with Priority Unsecured Claims Street one): Number Part 2: Creditors with Nonpriority Unsecured 60604 Chicago Illinois Last 4 digits of account number City State Zip Code Secretary of State of Illinois On which entry in Part 1 or Part 2 did you list the original creditor? 9901 S. King Dr. Line 4.10 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60628 Last 4 digits of account number City State Zip Code

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Debtor 1 Erica Lyles Case number (if known)

First Na	me Middle Name Last Name					
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim					
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purpose	∍s only. 28 l	J.S.C. §159.	
			Total claims			
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00			
moni i dic i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00			
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00			
			Total claims			
Total claims from Part 2	6f. Student loans	6f.	\$0.00			
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00			
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00			
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$22,650.12			
	Gi Total Add lines of through Gi	e:	\$22,650.12			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Erica		Lyles
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Name 1431 S Komensky Ave Number Street			Other, Other,
				Apartment Lease
	Chicago City	Illinois State	60623 Zip Code	

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		D	ocument i c	igc 33 01 70		
Fill in this	information to identify your	case:				
Debtor 1	Erica First Name	Middle Name	Lyles Last Name			
Debtor 2 (Spouse, if		Middle Name	Last Name			
United St	ates Bankruptcy Court for the		District of Illinois			
Case nur	nber		(State)			
						t if this is an ded filing
<u>Offic</u>	al Form 106H					
Sche	dule H: Your Co	debtors				12/15
•	ou have any codebtors? (If No Yes	you are filing a joint case, do	o not list either spouse	as a codebtor.)		
	o, Louisiana, Nevada, New M No. Go to line 3.	exico, Puerto Rico, Texas, W	ashington, and Wisco	onsin.)	oroperty states and territories include Arizona, Ca	alifornia,
Ш	Yes. Did your spouse, form No	ner spouse, or legal equiva	alent live with you at t	ne time?		
	Yes. In which commur	nity state or territory did yo	u live?	Fill in the i	name and current address of that person.	
	Name of your spouse	former spouse, or legal equ	uivalent			
	Number Street					
	City	State	Zip	Code		
	-	_	•		is filing with you. List the person shown in I ne creditor on Schedule D (Official Form 106	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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		200	Jannonie	. ago o	0.70		
Fill in this information	to identify yo	our case:					
Debtor 1 Erica			Lyles				
First Nam	е	Middle Name	Last N	ame	- Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Nam	10	Middle Name	Last N	amo	-	An amended filing	
						A supplement showing post-petition chapter	
United States Bankrupto the: Case number	y Court for	Northern	District of Illi (S	nois tate)		expenses as of the following date:	
(If known)						MM / DD / YYYY	
Official Form	<u> 1061</u>						
Schedule I: Y	our Inc	ome				12/1	
information about you	r spouse. If y is needed, a swer every	you are separated and attach a separate she question.	d your spous	se is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case	
Fill in your employm	ent		Debtor 1			Debtor 2	
information.		Employment status	✓ Emplo	ved		Employed	
If you have more than attach a separate page	with			nployed		Not Employed	
information about add employers.		Occupation					
Include part time, seas	sonal, or	Employer's name	Sears Hold	ling			
self-employed work.		Employer's address	2511 Sullivan Rd.				
Occupation may inclu or homemaker, if it ap			Number Street			Number Street	
			Atlanta	Georgia	30337		
			City	State	Zip Code	City State Zip Code	
		How long employed there?					
Part 2: Give Details	S About Mo	onthly Income					
spouse unless you are s	separated. spouse have r	more than one employer,	-		-	or that person on the lines below. If you need	
				For D	Debtor 1	For Debtor 2 or non-filing spouse	
		, and commissions (before alculate what the monthly v		2.	\$3,330.17		
3. Estimate and list n	nonthly overti	me pay.		3	+ \$0.00		
4. Calculate gross in	come. Add line	2 + line 3.		4.	\$3,330.17		

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Debtor 1 Erica	Lyles	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$3,330.17	non ming operate	
5. List all payroll deductions:		_		
5a. Tax, Medicare, and Social Security deductions	5a.	\$811.16		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00	<u> </u>	
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00	-	
5g. Union dues	5g.	\$0.00		
		\$0.00 +		
				
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	+5f + 5g 6.	<u>\$811.16</u>		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$2,519.01		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	•			
Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	ce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	-	\$0.00		
8q. Pension or retirement income	•	\$0.00		
	8g. 8h. +	\$0.00 +		
8h. Other monthly income. Specify:				
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	3g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$2,519.01 +	=	\$2,519.01
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, your d	ependents, your roomm	,	
Specify:	samo mai ale noi av	anabio to pay experises i	11. +	\$0.00
				Ψ0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$2,519.01
				Combined monthly income
13. Do you expect an increase or decrease within the year aft	er you file this form?			
✓ No.				
Yes. Explain:				——————————————————————————————————————

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		Docu	iment Page 36 of 70)	
Fill in this infor	mation to identify yo	our case:			
Debtor 1	Erica First Name	Middle Name	Lyles Last Name		
Debtor 2	Tilotivanie	Wildle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
	ankruptcy Court for	the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	/
-	Form 106 e J: Your E				12/15
Be as complete information. If (if known). Ans	e and accurate as p	possible. If two married people and ded, attach another sheet to this .			
1. Is this a join	nt case?				
	o to line 2	a separate household?			
	■ No				
-	■ ■ Yes Debtor 2 mu	ust file Official Forms 106J-2, <i>Expen</i>	uses for Senarate Household of Deh	tor 2	
2 Do you have	e dependents?	7 No	isso for coparate frequential of Box		
Do not list D		Yes. Fill out this information for	Dependent's relationship to	Donandantia	Dage dependent live
Debtor 2.	CDIOI I UIIG	each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	15 years	No.
					✓ Yes.
expenses of	enses include f people other	No			
than yourself and dependents	-	Yes			
Part 2: Estin	nate Your Ongoi	ing Monthly Expenses			
-	of a date after the b	ur bankruptcy filing date unless y pankruptcy is filed. If this is a sup		-	
	•	on-cash government assistance led it on <i>Schedule I: Your Incom</i> e	•		Your expenses
	or home ownershi	p expenses for your residence. In 4.	clude first mortgage payments and		\$1,000.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Erica Lyles Case number (if known)
First Name Middle Name Last Name

First Name Wilde Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$91.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$425.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$20.00
10. Personal care products and services	10.	\$20.00
11. Medical and dental expenses	11.	\$10.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$175.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$128.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	40	
	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	
	208	\$0.00

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Debtor 1 Erica			Lyles	Case number (if known)		
First Na	me	Middle Name	Last Name			
21. Other. Speci	fy:				21	\$0.00
22. Calculate y	our monthly expenses	S.				\$2,069.00
22a. Add line	s 4 through 21.					\$0.00
22b. Copy lir	ne 22 (monthly expense	es for Debtor 2), if any,	from Official Form 106J-2	!		\$2,069.00
22c. Add line	22a and 22b. The resu	ult is your monthly exp	enses.		22.	
23. Calculate yo	our monthly net incon	ne.				
23a. Copy lin	e 12 (your combined n	monthly income) from S	Schedule I.		23a	\$2,519.01
23b. Copy yo	our monthly expenses f	from line 22 above.			23b	\$2,069.00
	t your monthly expense	, ,	ncome.			\$450.01
The res	ult is your monthly net	income.			23c	
For example	e, do you expect to finis	sh paying for your car le	ses within the year after pan within the year or do y nodification to the terms of	ou expect your		

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Fill in this information to identify your case:							
Debtor 1	Erica		Lyles				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(,				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Erica Lyles	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/22/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this in	formation to identify your o	case:				
Debtor 1	Erica		Lyles			
Debtor 2	First Name	Middle N	lame Last Nam	е		
(Spouse, if filing	First Name	Middle N	lame Last Nam	e		
United State	es Bankruptcy Court for the:	Northern	District of Illino			
Case number	er		(Stat			
(If known)						Check if this is ar
<u>Officia</u>	l Form 107					amended filing
Statem	ent of Financia	al Affairs fo	or Individuals	Filing for Banl	kruptcy	12/15
information	plete and accurate as pond. If more space is need known). Answer every q	ed, attach a sepa				
Part 1: Gi	ive Details About Your	Marital Status	and Where You Lived	Before		
1. What	is your current marital st	atus?				
	Married Not married					
	ng the last 3 years, have yo			_		
	No Yes. List all of the places yo	ou lived in the last	3 years. Do not include v	where you live now.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
_	934 N. St. Louis		F 05/0000			F
N	Number Street		From 05/2008 To 05/2016	Number Street		From To
C	Chicago Illinois	60651				
	City State	Zip Code		City State	Zip Code	
				Same as Debtor 1		Same as Debtor 1
<u> </u>	Number Street		From	Number Street		From
_			To			То
_						
	City State	Zip Code		City State	Zip Code	
and ten	the last 8 years, did you e ritories include Arizona, Califo o es. Make sure you fill out S	ornia, Idaho, Louisi	ana, Nevada, New Mexico,	Puerto Rico, Texas, Wash		

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Debt	or 1	Erica	Lyles		umber (if known)	
		First Name Middle	e Name Last Nan	ne		
Part	2:	Explain the Sources of Your Inc	come			
	Fill i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busin	nesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1538.46	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$38292.26	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$38000.00	Wages, commissions, bonuses, tips Operating a business	
l f	nclu oubl iling List (you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it of	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY				

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Lyles Debtor 1 Erica __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Erica			Lyl	es	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsio corp ager	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, pess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
Ħ	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
Inclu	No	_	ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State					
			Zip Code				
	Incideric News		Zip Code				
	Insider's Name		Zip Code				
	Insider's Name Number Street		Zip Code				

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Erica	Lyles	Case number (if known)	
	First Name Middle Name	Last Name		<u> </u>
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		pank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
Part	Yes List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			-
	 -			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Erica	Lyles Case number (if kr	nown)	
•	First Name Middle Name	Last Name	•	
Wit	thin 2 years before you filed for bankruptcy,	did you give any gifts or contributions with a total valu	e of more than \$600	to any charity?
V	No			
Ě	l Yes. Fill in the details for each gift or contri	hution		
ш	_		_	
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name			
	Number Street			
	City State Zip Code			
t 6:	List Certain Losses			
		r since you filed for bankruptcy, did you lose anything b	ecause of theft, fire,	other disaster, or
gan	nbling?			
V	No			
Ħ	Yes. Fill in the details.			
ш		Book the control of the least	Dalla of a co	V-1
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property lost
	now the loss occurred	pending insurance claims on line 33 of <i>Schedule</i>	1035	1051
		A/B: Property.		
+ 7.	List Certain Payments or Transfers			
abo	out seeking bankruptcy or preparing a bank	did you or anyone else acting on your behalf pay or tran truptcy petition? rs, or credit counseling agencies for services required in your		anyone you consulto
abo	out seeking bankruptcy or preparing a bank	ruptcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare	ruptcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare No	cruptcy petition? rs, or credit counseling agencies for services required in your	r bankruptcy.	
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare No	ruptcy petition?		Amount of
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare No	cruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property	Date payment	
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer	Amount of payment
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare No	cruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property	Date payment or transfer was made	Amount of
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Was Paid Number Street City State Zip Code	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debte	or 1	Erica		Lyles	ase number (if known)		
		First Name	Middle Name	Last Name			
	help	you deal with your cre	led for bankruptoy, did y editors or to make paym or transfer that you listed		nalf pay or transfer	any property to a	nyone who promised to
	Ħ	Yes. Fill in the details.					
	Ш	103. Till ill tile details.					
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City Stat	e Zip Code				
	✓	No Yes. Fill in the details.		Description and value of any property transferred	Describe any payments re in exchange	/ property or ceived or debts pa	Date aid transfer was made
		Person Who Received T	ransfer				
		Number Street	_				
		City Stat Person's relationship to	•				
		Person Who Received T	ransfer				
		Number Street					
		City Stat Person's relationship to	•				
	ben	hin 10 years before you eficiary? ese are often called asset- No Yes. Fill in the details.		d you transfer any property to a self-	settled trust or sim	ilar device of whic	ch you are a
	ш			Description and value of the arm	anarty transfers		Data
				Description and value of the pr	operty transferred		Date transfer was made
		Name of trust					

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Lyles Debtor 1 Erica Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1				Ly	/les	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	La	st Name					_
26.	Hav	e you been a part	y in any judic	ial or administra	ative proce	eding under	any environmer	ntal law? In	clude settler	nents and orde	ers.
		No Yes. Fill in the det	ails.								
	_			•	Court or ag	jency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name)					On appeal
		Case number		 i	NumberStre	et					Concluded
				ī	City	State	Zip Code				Considuou
Pari	t 11:	Give Details Ab	out Your B	usiness or Co	nnection	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a	business or	have any of the	following c	onnections t	o any business	s?
		A member of A partner in a An officer, di	a limited liab a partnership rector, or ma	ility company (L	LC) or limit	ed liability pa		iull-time or p	oart-time		
		_		f the voting or e	quity secur	nies of a corp	ooration				
		No. None of the a Yes. Check all tha			details belo	ow for each b	ousiness.				
	Ч						ire of the busine	ess			umber Do not umber or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
			Olaha	7'- 0-1-	Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	10	
					Desc	ribe the natu	ire of the busine	ess		dentification n	umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
		City	State	Zip Code	- Name	e of account	ant or bookkeep	ber	From	То	
					Desc	ribe the natu	ire of the busine	ess	include So		umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			- Name	e of accounts	ant or bookkeep	per	Dates busi	ness existed	
		City	State	Zip Code	_		20011100		From	То	

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Deb	tor 1	Erica			Lyles	Case number (if known)
		First Name		Middle Name	Last Name	
28.	crec	nin 2 years before litors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш				Date issued	
					Date Issueu	
		Name			MM/DD/YYYY	
					_	
		Number Street				
					-	
		City	State	Zip Code		
Par	t 12:	Sign Below				
1	true a	nd correct. I unde kruptcy case can	erstand that	making a false stat	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ure of Debto	· 1		Signature of Debtor 2
		· ·				Date
		Date 1	/22/2017			
	Did yo	ou attach addition	al pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
ļ	N N					
	⊔ '	es				
ı	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
	✓ N	0				
	Y	es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Erica Lyles	Northern Bist	Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
1.	DISCLOSURE OF C	d. Bankr. P. 2016(b), I cer	tify that I am the attorney for the ab	povenamed debtor(s) and that
	compensation paid to me within one y rendered or to be rendered on behalf o			
	For legal services, I have agreed to acc	ept		\$4,000.00
	Prior to the filing of this statement I ha	ve received		\$350.00
	Balance Due			\$3,650.00
2.	. The source of the compensation paid t	o me was:		
	Debtor	Other (specify	<i>(</i>)	
3.	. The source of the compensation paid t	o me is:		
	✓ Debtor	Other (specify	/)	
4.	I have not agreed to share the abomembers and associates of my law	ve-disclosed compensati v firm.	on with any other person unless th	ney are
		firm. A copy of the agreer	vith a other person or persons who nent, together with a list of the nan	
5.	. In return for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;		al service for all aspects of the bang g advice to the debtor in determinion	
	b. Preparation and filing of any pe	etition, schedules, statem	ents of affairs and plan which may	be required;
	c. Representation of the debtor a	the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings a	and other contested bankruptcy ma	atters;
6.	. By agreement with the debtor(s), the al	pove-disclosed fee does r	not include the following services:	
		CERTIFI	CATION	
	certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	statement of any agreem	ent or arrangement for payment to	me for representation of the
	1/22/2017		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Lyles, Erica Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	RIX
T knowledge		y that the attached list of creditors is tr	ue and correct to the best of their
Date:	1/22/2017	/s/ Lyles, Erica Lyles, Erica Signature of Deb	otor

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VERIZON WIRELESS PO BOX 4002 Acworth, GA, 30101

SECURITY CREDIT SERVIC 2653 W OXFORD LOOP OXFORD, MS, 38655

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

City of Chicago Department of Revenue 121 North LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

PELICAN AUTO FINANCE L 9444 FARNHAM ST STE 200 SAN DIEGO, CA, 92123

IL Tollway 2700 Ogden Ave Downers Grove, IL, 60515

Secretary of State of Illinois 9901 S. King Dr. Chicago, IL, 60628

PLS Loan Store 1617 N Cicero Ave Chicago, IL, 60639

FIRST PREMIER PO Box 7999 c/o Tria Vue Saint Cloud, MN, 56302 CB/CARSONS PO Box 659813 San Antonio, TX, 78265

VICTORIA'S SECRET 220 W SCHROCK RD WESTERVILLE, OH, 43081

Silver Cloud Financial 635 East Hwy 20C Upper Lake, CA, 95485

Arrowhead Advance Po Box 6048 C/O Wakpamni Lake Community Corporation Pine Ridge, SD, 57770

Green Circle 1 Wakpamni Lake Housing Pine Ridge, SD, 57770

Rapital Capital PO Box 168 Des Plaines, IL, 60016

Green Stream Lending 8 Crestwood Rd Boulevard, CA, 91905 Case 17-01821 Doc 1 Filed 01/22/17 Entered 01/22/17 14:40:43 Desc Main Document Page 60 of 70

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

		Northern District	of Illinois	
n re	Erica Lyles		Case No.	
	Debtor		**************************************	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF (COMPENSATION	OF ATTORNEY E	OR DERTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf of	ed. Bankr. P. 2016(b), I certify the	hat I am the attorney for the abo	ovenamed debtor(s) and that
	For legal services, I have agreed to acc	cept		\$4,000.0
	Prior to the filing of this statement I ha	ave received		\$350.0
	Balance Due			\$3,650.0
2.	The source of the compensation paid t	to me was:		ν, υσο _ν οφ
	Debtor	Other (specify)		
3.	The source of the compensation paid t	to me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law	ve-disclosed compensation wi v firm.	th any other person unless they	are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	IIII. M CLIDV OF TRP ARRAGMANT 1	other person or persons who ar cogether with a list of the names	e not s of
5. 1	In return for the above-disclosed fee, I had a. Analysis of the debtor's financia bankruptcy;	have agreed to render legal ser al situation, and rendering advi	vice for all aspects of the bankn ce to the debtor in determining	uptcy case, including: whether to file a petition in
	b. Preparation and filing of any per	tition, schedules, statements o	f affairs and plan which may he	required:
	c. Representation of the debtor at			
	d. Representation of the debtor in	adversary proceedings and oth	er contested bankruntov matter	re-
6. E	By agreement with the debtor(s), the abo			J,
~~~				
		CERTIFICATIO	N	
l ce lebtor	ertify that the foregoing is a complete sometings.	tatement of any agreement or a	arrangement for payment to me	for representation of the
	1/20/2017		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
	<del></del>			j

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/20/2017	
Signed:	
/s/ Erica Lyles Such Jules	(RVI
	/s/Darke-Minler
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Erica First Name	Middle Name	Lyles Last Name	Case number (if known)	
Parison Answer These Qu	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you	y consumer debts? Co al primarily for a persona y business debts? Busin investment or through t	al, family, or household iness debts are debts the he operation of the bus	purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.		fter any exempt property listribute to unsecured cr	r is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,00	ž	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, an correct.  If I have chosen to file under Chof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1  /s/ Erica Lyles Signature of Debtor 1  Executed on 1/20/2017	apter 7, I am aware that I understand the relief at I did not pay or agree the and read the notice I that the chapter of title 11 ement, concealing propease can result in fines up	I may proceed, if eligibly valiable under each charmonic or pay someone who is required by 11 U.S.C. § , United States Code, serty, or obtaining mone to \$250,000, or impri	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill \$342(b). specified in this petition. By or property by fraud in sonment for up to 20 years, or
	MM / DD .	/ YYYY	Executed on	MM / DD / YYYY

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Fillinit	nis information to identify yo	ur case!			
Debtor	. 1100		Lyles		
Debtor	First Name	Middle Name	Last Name		
(Spouse,		Middle Name	Last Name		
United :	States Bankruptcy Court for the	he: Northern	District of Illinois		
Case nu			(State)		
(if known)					
******	cial Form 106	<del></del>			Check if this is a amended filing
Decl	aration About a	n Individual Debt	or's Schedules		12/18
			sible for supplying correct infor		1.2/13
Part 18	Sign Below				
Did	you pay or agree to pay so	meone who is NOT an attorne	y to help you fill out bankruptcy		
· ·	No		y to maip you mit out pankruptcy	Torms?	
E-months.	Yes. Name of person				
Become por			Attach Bankruptcy Petition I Signature (Official Form 119	Preparer's Notice, Declaration, and	
			•	,	
Und that	er penalty of perjury, I decl they are true and correct.	lare that I have read the summ	nary and schedules filed with thi	s declaration and	
	/3	0			:
	Erica Lyles 2000	ca Lyles	*		
		Ü	Signature of Debt	or 2	
1 1070	1/20/2017				

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Debtor 1	First Name	····		Lyles	Case number (if known)	
	Litrating		Middle Name	Last Name	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
28. Wit	hin 2 years before	you filed fo	r bankruptev, did	VOII dive a financial state	ment to anyone about your business? Include all financial institut	
cre	ditors, or other pa	rties.	· · · · · · · · · · · · · · · · · · ·	Jon Sire a miancial state	ment to anyone about your business? Include all financial institut	ions
17	No					
Second Second	Yes, Fill in the de	tails helow				
Entenna						
				Date issued		
	Name	·····		MM/DD/YYYY	<del></del>	
	<u> </u>					
	Number Street					
		······································				
	City	State	Zip Code		,	
	Sign Below					<b>Markey</b>
I have true a	read the answers	s on this <i>Sta</i> erstand that	tement of Financi making a false sta	ial Affairs and any attach	ments, and I declare under penalty of perjury that the answers are	9
I have true a	read the answers	s on this Sta erstand that result in fine	tement of Financi making a false sta es up to \$250,000,	ial Affairs and any attach atement, concealing pro , or imprisonment for up t	ments, and I declare under penalty of perjury that the answers an erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	e
I have true a	read the answers nd correct. I unde kruptcy case can	s on this Sta erstand that result in fine	tement of Financi making a false sta es up to \$250,000,	ial Affairs and any attach atement, concealing pro , or imprisonment for up t	ments, and I declare under penalty of perjury that the answers an erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	e
I have true a	read the answers nd correct. I unde kruptcy case can	s on this <i>Sta</i> erstand that result in find Erica Lyles	tement of Financi making a false sta as up to \$250,000,	iel Affeirs and any attach atement, concealing proj , or imprisonment for up t L. Paa	ments, and I declare under penalty of perjury that the answers and erty, or obtaining money or property by fraud in connection with 0 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	e
I have true a	read the answers nd correct. I unde kruptcy case can	result in find	tement of Financi making a false sta as up to \$250,000,	ial Affairs and any attach atement, concealing proj , or imprisonment for up t Lyka	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	e
I have true a	read the answers nd correct. I unde kruptcy case can  /s/ I Signatu	result in fine Erica Lyles ure of Debtor	tement of Financi making a false sta es up to \$250,000,	ial Affairs and any attach atement, concealing proj , or imprisonment for up t Lyfa	Signature of Debtor 2	e
I have true a a bani	read the answers nd correct. I unde kruptcy case can  /s/ Signatu	result in fine Erica Lyles ure of Debtor /20/2017	es up to \$250,000,	or imprisonment for up the supplemental supp	Signature of Debtor 2  Date	<b>2</b>
I have true a a bani	read the answers nd correct. I unde kruptcy case can  /s/ Signatu	result in fine Erica Lyles ure of Debtor /20/2017	es up to \$250,000,	or imprisonment for up the supplemental supp	Signature of Debtor 2  Date	e
I have true a a bani	read the answers nd correct. I unde kruptcy case can  /s/ i Signatu  Date 1. u attach additional	result in fine Erica Lyles ure of Debtor /20/2017	es up to \$250,000,	or imprisonment for up the supplemental supp	Signature of Debtor 2	e
I have true a a bank	read the answers nd correct. I unde kruptcy case can  /s/ i Signatu  Date 1. u attach additions	result in fine Erica Lyles ure of Debtor /20/2017	es up to \$250,000,	or imprisonment for up the supplemental supp	Signature of Debtor 2  Date	E
I have true a a bani	read the answers nd correct. I unde kruptcy case can  /s/ i Signatu  Date 1. u attach additional	result in fine Erica Lyles are of Debtor /20/2017 al pages to	Your Statement of	or imprisonment for up the second of the sec	Signature of Debtor 2 Date	e
I have true a a bani	read the answers nd correct. I unde kruptcy case can  /s/ i Signatu  Date 1. u attach additional	result in fine Erica Lyles are of Debtor /20/2017 al pages to	Your Statement of	or imprisonment for up the supplemental supp	Signature of Debtor 2 Date	e
I have true a a bani	read the answers nd correct. I unde kruptcy case can  /s/i Signatu  Date 1  u attach additional signatu  u pay or agree to	result in fine Erica Lyles are of Debtor /20/2017 al pages to	Your Statement of	or imprisonment for up the second of the sec	Signature of Debtor 2 Date	e
Did you  Did you  No  Did you  No	read the answers nd correct. I unde kruptcy case can  /s/i Signatu  Date 1  u attach additional signatu  u pay or agree to	result in fine Erica Lyles are of Debtor /20/2017 al pages to	Your Statement of	or imprisonment for up the second of the sec	Signature of Debtor 2 Date	е

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## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

in re:	Lyles, Erica	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERII	FICATION OF CREDITOR MATR	IX
Ti knowledge	he above named Debtors hereby ve e.	erify that the attached list of creditors is true	and correct to the best of their
Date:	1/20/2017	/s/ Lyles, Erica	lrica Lyles
		Lyles, Erica Signature of Debtor	0

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Det	otor 1 Erica		Lyles		Cosa gumbor (Khanana)	
	First Name	Middle Name	Last Name		Case number (If known)	
16.	Calculate the median family income that applies to you. Follow these steps:					
	16a. Fill in the state in which you		Illinois			
	16b. Fill in the number of people i	n your household.	2			
	16c. Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This feet.					\$65,659.00
17.	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.  How do the lines compare?					
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					đ
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.					t
2071	Calculate Your Commitm	ent Period Under	11 U.S.C. 61306	(Ba)(A)		
18.	Copy your total average monthly	income from line 11		(U)(4)		
19.						\$2,520.94
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.					-\$0.00
	19b. Subtract line 19a from line 18.					
20.	Calculate your current monthly income for the year. Follow these steps:					\$2,520.94
	20a. Copy line 19b.					00 000 01
	Multiply by 12 (the number of months in a year).					\$2,520.94
	20b. The result is your current monthly income for the year for this part of the form.					<b>x 12</b> \$30,251.28
	20c. Copy the median family incom	e for your state and size	ze of household from	m line 16c.		\$65,659.00
:T.	low do the lines compare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.					
	Line 20b is more than or equal 4, <i>The commitment period is 5</i>	to line 20c. Unless oth years. Go to Part 4.	erwise ordered by th	e court, on th	e top of page 1 of this form, check box	
art 4	Sign Below					
	By signing here, I declare under	penalty of perjury that	the information on	this statement	and in any attachments is true and correct.	
	Λ	ca Lule		<b>.</b>		de .
	Ognature of Deptor 1	Ø		Signature of	Debtor 2	
	Date 1/20/2017 MM/DD/YYYY			Date MM/D	DD/YYYY	
	If you checked 17a, do NOT fill If you checked 17b, fill out Form above.	out or file Form 122C-: 122C-2 and file it with	2. h this form, On line:	39 of that form	n, copy your current monthly income from line	914